

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Fred Ayres, III, : Bankruptcy Case No.: 20-20296-CMB  
: :  
Debtor. : Chapter 13  
: :  
Fred Ayres, III, : Document No.:  
: :  
Movant, : Related to Document No.: 125  
: :  
v. :  
: :  
No Respondents, :  
: :  
Respondents. : :

**DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY**

1. The Debtor has made all payments required by the Chapter 13 Plan.
2. The Debtor is **not** required to pay any Domestic Support Obligations
3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for a discharge.
4. On December 6, 2023, at docket number 125, Debtor complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Postpetition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by Debtor: *Fred Ayres, III*. Debtor carefully examined and understands each of the Bankruptcy Code sections referenced in this Certification.

Dated: February 13, 2024

  
/s/ ID pASH6cmhxbLHJUub14YTHwQX

Fred Ayres, III, Debtor

Respectfully submitted,

Dated: February 13, 2024

/s/Brian C. Thompson

Brian C. Thompson, Esquire

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## eSignature Details

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Signer ID: **pASH6cmhxbLHJUub14YTHwQX**  
Signed by: Fred Ayres, III  
Sent to email: [threexfred@aol.com](mailto:threexfred@aol.com)  
IP Address: 73.154.38.101  
Signed at: Feb 13 2024, 3:12 pm EST